



US 25865A

# United States Patent [19] Steger

[11] Patent Number: 5,925,865  
[45] Date of Patent: \*Jul. 20, 1999

[54] **AUTOMATED CHECK VERIFICATION AND TRACKING SYSTEM**

[76] Inventor: Paul Steger, 2624 E. Shorewood Blvd., Shorewood, Wis. 53211

[\*] Notice: This patent is subject to a terminal disclaimer.

[21] Appl. No.: 08/863,731

[22] Filed: May 27, 1997

## Related U.S. Application Data

[63] Continuation of application No. 08/679,276, Jul. 12, 1996, abandoned, which is a continuation of application No. 08/523,646, Sep. 5, 1995, Pat. No. 5,594,226, which is a continuation of application No. 08/273,372, Jul. 11, 1994, abandoned.

[51] Int. Cl.<sup>6</sup> ..... G06F 17/60

[52] U.S. Cl. .... 235/379; 235/375; 235/487; 235/462.01; 283/58

[58] Field of Search ..... 235/379, 487, 235/375, 462, 462.01; 283/58

## [56] References Cited

### U.S. PATENT DOCUMENTS

4,346,442 8/1982 Musmanno ..... 364/408  
4,562,340 12/1985 Tateisi et al. .... 235/379  
4,630,844 12/1986 Troy et al. .... 283/67  
4,672,377 6/1987 Murphy et al. .... 235/375 X  
4,727,243 2/1988 Saunar ..... 235/379  
4,807,287 2/1989 Tucker et al. .... 380/23

4,948,174 8/1990 Thompson et al. .... 283/58  
5,044,668 9/1991 Wright ..... 283/58  
5,175,682 12/1992 Higashiyama et al. .... 235/379 X  
5,187,351 2/1993 Clary ..... 235/379  
5,198,975 3/1993 Baker et al. .... 235/379 X  
5,433,483 7/1995 Yu .  
5,441,309 8/1995 D'Alessio et al. .... 283/58  
5,570,465 10/1996 Tsakanikas ..... 395/114  
5,583,778 12/1996 Wind ..... 364/464.01

## FOREIGN PATENT DOCUMENTS

1199292 8/1989 Japan .

Primary Examiner—Michael G. Lee

Attorney, Agent, or Firm—Young & Basile, P.C.

## [57] ABSTRACT

The present invention provides an apparatus for automatically accessing and verifying checking account status based on information contained in a bar code printed on a check, travelers check or money order. A bar code scanner reads the information contained in the bar code and, based on that information, determines a bank code and an account code. Based on the bank code or account code, a proper bank, travelers check company or money order company is automatically contacted. Checking, travelers check or money order account information is then transmitted to the proper bank, travelers check company or money order company. Account status information is received from the bank, travelers check company or money order company and displayed on the merchant's terminal. Finally, a receipt is printed with a bar code matching information on the check, travelers check or money order.

11 Claims, 4 Drawing Sheets

FIG. 10

10

	<b>JOHN DOE</b> 1234 MAIN STREET HOMETOWN, USA 00000	0001
Pay To The Order Of _____		\$ _____
_____		Dollars
TOWN BANK HOMETOWN, USA		
Memo _____		_____
:00000000: 000-000-000-000 0001		

12